

Remarks

Claims 1-29 are presented for reconsideration, with claims 1, 4, and 24-27 being the independent claims. Claims 1-23 are sought to be amended. Claims 24-29 are sought to be added. Applicants reserve the right to prosecute similar or broader claims, with respect to the amended claims, in the future.

The Abstract is sought to be replaced in its entirety with the Abstract shown above.

These changes and additions introduce no new matter, and their entry is respectfully requested.

Based on the above amendment and the following remarks, Applicants respectfully request that the Examiner reconsider all outstanding objections and rejections and that they be withdrawn.

Objection to the Specification

The Examiner objected to the Abstract. Based on the new Abstract sought to be entered above, Applicants respectfully request that the objection be reconsidered and withdrawn.

Rejection under 35 U.S.C. § 102

Claims 1, 2, 4-6 and 11 were rejected under 35 U.S.C. § 102(b) as allegedly being anticipated by U.S. Patent No. 6,738,749 to Chasko ("Chasko") (although the statement in paragraph 2 of the Office Action states claims 1, 4-6, and 11, the statement

in paragraph 3 of the Office Action states claims 1, 2, 4-6, and 11, thus Applicants will respond to paragraph 3). Applicants respectfully traverse the rejection.

Claims 1 and 2

The Examiner contends that Chasko teaches each of the elements of independent claim 1, Applicants respectfully disagree. Claim 1, as amended, recites an authentication management apparatus, comprising:

a receiver configured to receive customer ID information from a *customer mobile communication device*, store ID information, and monetary amount information from a store communication terminal;

an authentication device configured to authenticate the customer ID information and the store ID information; and

a transfer device configured to transfer money indicated by the monetary amount information from an account of a store with the authenticated store ID information to an account of a customer with the authenticated customer ID information;

Applicants maintain that the Chasko does not teach or suggest each and every feature of claim 1, as amended. For example, Chasko does not teach or suggest "*a receiver configured to receive customer ID information from a customer mobile communication device, store ID information, and monetary amount information from a store communication terminal; a transfer device configured to transfer money indicated by the monetary amount information from an account of a store with the authenticated store ID information to an account of a customer with the authenticated customer ID information,*" as recited in claim 1.

The Examiner, on pages 4 and 5 of the Office Action, appears to rely upon Field of the Invention, Background of the Invention, figure 1 (element 113), figure 7a (element 706), figure 8 (element 806), figure 8a (element 858), figure 9 (element 906), figure 10

(element 1008), figure 11 (element 1104), column 7 (lines 49-67), and column 8 (line 1) through column 11 (line 50) of Chasko to allegedly show the feature of "*a transfer device configured to transfer money indicated by the monetary amount information from an account of a store with the authenticated store ID information to an account of a customer with the authenticated customer ID information*" as recited in claim 1. Applicants respectfully disagree.

The system of Chasko is directed to creating, storing and retrieving secure **transaction receipts**. These **transaction receipts** may be stored on portable electronic media that can be carried by a customer. Each transaction receipt contains information detailing the product or service purchased as well as a merchant ID and a customer ID and an encrypted signature created from the data (Chasko, Abstract). This is in contrast to *a transfer device configured to transfer money* as recited in claim 1.

Element 113 of figure 1 in Chasko is a **communications adaptor** used in computers to communicate with each other (Chasko Col. 3, Lines 61-64), which is not the same as *a transfer device configured to transfer money* as recited in claim 1.

Also, figure 7a of Chasko illustrates a process for interchange of data between a merchant secure medium, a customer secure medium and a Point-of-Sale (POS) terminal. At step 706 of figure 7a, the customer secure medium sends data to the POS terminal consisting of a command status indicator, the customer ID, the block of customer random data, and the encrypted block of customer random data (Chasko Col. 7, Line 49 to Col. 8, Line 7). This is not the same *a transfer device configured to transfer money* as recited in claim 1.

Further, figure 8 of Chasko illustrates a process for *generating a merchant signature* and writing it to the customer secure medium. At step 806, the merchant secure medium sends the merchant signature to the POS terminal (Chasko Col. 9, Lines 25-27 and Lines 41-43), which is not the same as *a transfer device configured to transfer money* as recited in claim 1.

Furthermore, figure 8a of Chasko illustrates an alternate process for *generating a merchant signature* and writing it to the customer secure medium. At step 858, the merchant secure medium sends the merchant signature to the POS terminal (Chasko Col. 9, Lines 64-66 and Col. 10, Lines 14-16). Therefore, the process for generating the merchant signature is not the same as *a transfer device configured to transfer money* as recited in claim 1.

Also, figure 9a of Chasko is a process for *generating an optional customer signature* and writing it to the customer medium. At step 906, the customer secure medium sends the customer signature to the POS terminal (Chasko Col. 10, Lines 37-39 and Lines 53-55). This is not the same as *a transfer device configured to transfer money* as recited in claim 1.

Figure 10 of Chasko illustrates a process for *verifying a merchant signature* stored on a customer secure medium. At step 1008, the POS terminal sends a 'Verify Detailed Receipt' command to the merchant secure medium. This command instructs the merchant secure medium to verify the detailed transaction data from the secure customer medium (Chasko Col. 10, Lines 61-63 and Col. 11, Lines 7-11). This is not the same as *a transfer device configured to transfer money* as recited in claim 1.

Finally, figure 11 of Chasko is a process for *verifying a customer signature* stored by a merchant on a POS database. At step 1104, the merchant secure medium sends the merchant ID to the POS terminal (Chasko Col. 11, Lines 24-26 and Col. 11, Lines 34-35), which is not the same as *a transfer device configured to transfer money* as recited in claim 1.

Moreover, nowhere in Chasko, in the whole or the portions recited by the Examiner, it is taught or suggested that the receiver is configured to receive *the customer ID information from a customer mobile communication device*, as recited in claim 1, as amended. In contrast, the customer secure medium of Chasko that contains the customer ID is a *computer diskette* or *magnetic strip card* or *smart card* (Chasko Abstract, Figure 1, Element 131).

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection, and find claim 1 allowable over the applied reference. Also, at least based on its respective dependency to claim 1, claim 2 should be found allowable over the applied reference, as well as for its respective additional features.

Claims 4-6 and 11

The Examiner contends that Chasko teaches each of the elements of independent claim 4, Applicants respectfully disagree. Claim 4, as amended, recites a store communication terminal, comprising:

- a memory configured to store store ID information;
- a receiver configured to receive customer ID information from *a customer mobile communication device*;
- an input device configured to input monetary amount information that a store is to pay a customer; and

a transmitter configured to transmit the store ID information, the customer ID information, and the monetary amount information to an authentication management apparatus that authenticates the store ID information and the customer ID information.

Applicants maintain that the Chasko does not teach or suggest each and every feature of claim 4, as amended. For example, Chasko does not teach or suggest "*a receiver configured to receive customer ID information from a customer mobile communication device,*" as recited in claim 4, as amended.

The transaction data system of Chasko includes a mechanism for a merchant to write transaction data to a portable medium such as **magnetic stripe** or a **smart card** (Chasko Para. 2, Lines 54-57). But nowhere in Chasko, as a whole or portions recited by the Examiner, it is taught or suggested that receiver is configured to receive *the customer ID information from a customer mobile communication device*, as recited in claim 4, as amended. In contrast, the customer secure medium of Chasko that contains the customer ID is a **computer diskette** or **magnetic strip card** or **smart card** (Chasko Abstract, Figure 1 Element 131).

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection, and find claim 4 allowable over the applied reference. Also, at least based on theirs respective dependency to claim 4, claims 5-6 and 11 should be found allowable over the applied reference, as well as for their respective additional features.

Rejections under 35 U.S.C. § 103**Claims 3, 7, 12, 16 and 20**

Claims 3, 7, 12, 16 and 20 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Chasko in view of U.S. Patent No. 4,625,276 to Benton *et al.* ("Benton"). Applicants respectfully traverse the rejection.

Benton is used to allegedly teach, which Applicants do not acquiesce to, the use of a cancel feature. However, Benton is not used to teach or suggest, nor does Benton teach or suggest, at least the above-noted features of claim 1. Thus, Benton fails to cure the deficiencies of Chasko as noted above with respect to claim 1. Therefore claim 3 is patentable over Chasko and Benton taken alone or in combination for at least the reasons provided above.

Also, Benton is used by the Examiner to allegedly teach, which Applicants do not acquiesce to, that the store communication terminal is a mobile communication terminal. However, Benton is not used to teach or suggest, nor does Benton teach or suggest, the at least above-noted feature of claim 4. Thus, Benton fails to cure the deficiencies of Chasko as noted above with respect to claim 4. Therefore claims 7, 12, 16 and 20 are patentable over Chasko and Benton taken alone or in combination for at least the reasons provided above.

Moreover, the system of Benton teaches transferring electronic funds data and includes portable modules, each having a display, a keyboard, and an *optical interface* adapted to transfer electronic funds data to other modules either directly or through telephone lines through resident units (Benton Abstract). A portable module sits within a resident unit. Each resident unit includes a seat into which the module is positioned for

communication of the telephone lines, *through an optical coupler* located in registration with a transceiver on the module. The resident unit further includes a standard telephone handset and touch tone dialer, as well as a number of function keys and status display lamps. Therefore, the combination of the portable module and the resident unit in Benton is not the same as the *mobile communication terminal* as recited in claims 7, 12, 16 and 20.

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection of claims 3, 7, 12, 16 and 20, and find the claims allowable over the applied references.

Claims 8, 13, 17 and 21

Claims 8, 13, 17 and 21 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Chasko in view of U.S. Patent No. 6,085,176 to Woolston ("Woolston"). Applicants respectfully traverse the rejection.

Woolston is used to allegedly teach, which Applicants do not acquiesce to, the use of a terminal in a pawnshop. However, Woolston is not used to teach or suggest, nor does Woolston teach or suggest, at least the above-noted feature of claim 4. Thus, Woolston fails to cure the deficiencies of Chasko as noted above with respect to claim 4. Therefore claims 8, 13, 17 and 21 are patentable over Chasko and Woolston taken alone or in combination for at least the reasons provided above.

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection of claims 8, 13, 17 and 21, and find the claims allowable over the applied references.

Claims 9, 14, 18 and 22

Claims 9, 14, 18 and 22 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Chasko in view of U.S. Patent No. 6,012,048 to Gustin *et al.* ("Gustin"). Applicants respectfully traverse the rejection.

Gustin is used to allegedly teach, which Applicants do not acquiesce to, the use of a terminal in a lottery money-exchanging booth. However, Gustin is not used to teach or suggest, nor does Gustin teach or suggest, at least the above-noted feature of claim 4. Thus, Gustin fails to cure the deficiencies of Chasko as noted above with respect to claim 4. Therefore claims 9, 14, 18 and 22 are patentable over Chasko and Gustin taken alone or in combination for at least the reasons provided above.

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection of claims 9, 14, 18 and 22, and find the claims allowable over the applied references.

Claims 10, 15, 19 and 23

Claims 10, 15, 19 and 23 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Chasko in view of U.S. Patent No. 6,266,647 to Fernandez ("Fernandez"). Applicants respectfully traverse the rejection.

Fernandez is used to allegedly teach, which Applicants do not acquiesce to, the use of a terminal in prize-exchanging booth of a pachinko parlor. However, Fernandez is not used to teach or suggest, nor does Fernandez teach or suggest, at least the above-noted feature of claim 4. Thus, Fernandez fails to cure the deficiencies of Chasko as noted above with respect to claim 4. Therefore claims 10, 15, 19 and 23 are patentable

over Chasko and Fernandez taken alone or in combination for at least the reasons provided above.

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection of claims 10, 15, 19 and 23, and find the claims allowable over the applied references.

New Claims 24-29

New claims 24-27 are method and computer program claims that recite features similar to claims 1 and 4, and should be found allowable for at least the reasons discussed above.

New claims 28 and 29 depend from independent claims 1 and 4, respectively, and should be found allowable for at least the reasons discussed above. Support for new claims 28 and 29 can be found throughout the instant Specification, for example figures 4, 7, 13, and 18.

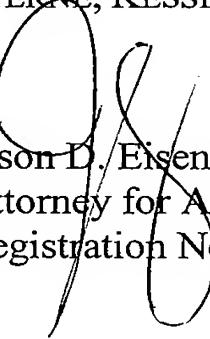
Conclusion

All of the stated grounds of objections and rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding objections and rejections and that they be withdrawn. Applicants believe that a full and complete reply has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,

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